UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF ALABAMA 201 St. Louis St. Mobile, AL 36602

Geraldine S. Lester 334-441-5391

July 15, 1999

NOTICE

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Re: Reaffirmation Agreement Form B 240

The Administrative Office of the United States Courts has provided us with a revised procedural Form B 240 which can be used when a bankruptcy debtor has agreed to reaffirm a debt under Sec. 524(c) of the Bankruptcy Code.

Although this form may be revised in the near future, it currently incorporates requirements added to the Bankruptcy Code by the Bankruptcy Reform Act of 1994 and also adopts many suggestions made in the final report of the National Bankruptcy Review Commission.

Since this is a procedural form, rather than an official bankruptcy form, the Administrative Office has stated that its use, while not mandatory, is strongly recommended.